

CLAIMS

What is claimed is:

1. (Previously Presented) A system for
facilitating electronic commerce among users, a service
5 provider and vendors, wherein each user has established a
primary account with the service provider, the system
comprising:

a plurality of vendor computers, each vendor
computer programmed to provide a website at which a user
10 at a user device may purchase goods or services;

a service provider computer at which the user
has established a primary account, the service provider
computer programmed to permit the user to establish a
sub-account under the primary account, wherein the user
15 may specify a subset of the plurality of vendor computers
that are the only vendor computers from which purchases
may be made using the sub-account; and

a communications network enabling the user
device to communicate with the plurality of vendor
20 computers.

2. (Original) The system of claim 1 wherein
the service provider computer is programmed to permit the
user of the primary account to transfer funds to the sub-
account from the primary account, a credit card or a bank
25 transfer.

3. (Original) The system of claim 1 wherein
the service provider computer is programmed to permit the
user to specify a plurality of authorized users for the
sub-account.

4. (Original) The system of claim 1 wherein the service provider computer is programmed to permit the user to specify a spending limit for the sub-account.

5 5. (Original) The system of claim 1 wherein the service provider computer is programmed to permit the user to authorize the sub-account to establish a further sub-account subordinate to the sub-account.

6. (Original) The system of claim 1 wherein the service provider computer is programmed to permit the user to authorize the sub-account to independently add funds.

7. (Original) The system of claim 1 wherein the service provider computer is programmed to permit a user of the sub-account to modify secured information of the sub-account.

8. (Original) The system of claim 1 wherein the service provider computer is programmed to permit the user to configure the sub-account to automatically add funds to the sub-account during a transaction if a balance of the sub-account falls below a minimum balance.

9. (Original) The system of claim 1 wherein the service provider computer is programmed to send a notification to the user of the primary account on a periodic basis, wherein the notification lists all transactions of the sub-account.

10. (Previously Presented) The system of claim 1 wherein the service provider computer is programmed to send a notification to the user of the primary account when predetermined types of transactions are made in the primary account or in the sub-account.

11. (Original) The system of claim 1 wherein the service provider computer is programmed to send a notification to the user of the primary account, the notification including a link that the user may activate
5 to lock the sub-account.

12. (Withdrawn) A method for a service provider to facilitate electronic commerce among users, the service provider and vendors, wherein each user has established a primary account with the service provider,
10 the method comprising:

providing a website with which a plurality of vendor may register to sell goods and services to registered users of the service provider, each vendor having a website at which users may identify items for
15 purchase;

providing to the user of the primary account an interface to a service provider computer at which the user may establish a sub-account under the primary account, the user specifying a subset of the plurality of
20 vendors from which purchases may be made using the sub-account.

13. (Withdrawn) The method of claim 12 further comprising enabling the user of the primary account to transfer funds to the sub-account from the
25 primary account, a credit card or a bank transfer.

14. (Withdrawn) The method of claim 12 further comprising enabling the user to specify a plurality of authorized users for the sub-account.

15. (Withdrawn) The method of claim 12
30 further comprising enabling the user to specify a spending limit for the sub-account.

16. (Withdrawn) The method of claim 12 further comprising enabling the user to authorize the sub-account to establish a further sub-account subordinate to the sub-account.

5 17. (Withdrawn) The method of claim 12 further comprising enabling the user to authorize the sub-account to independently add funds.

18. (Withdrawn) The method of claim 12 further comprising enabling a user of the sub-account to
10 modify secured information for the sub-account.

19. (Withdrawn) The method of claim 12 further comprising enabling the user to configure the sub-account to automatically add funds to the sub-account during a transaction if a balance of the sub-account
15 falls below a minimum balance.

20. (Withdrawn) The method of claim 12 further comprising sending a notification to the user of the primary account on a periodic basis, the notification listing all transactions of the sub-account.

20 21. (Withdrawn) The method of claim 12 further comprising sending a notification to the user of the primary account on a transaction-specific basis.

22. (Withdrawn) The method of claim 12 further comprising sending a notification to the user of
25 the primary account, the notification including a link that the user may activate to lock the sub-account.

23. (Withdrawn) The method of claim 12 further comprising, after a purchase transaction is authorized, debiting the sub-account by the purchase
30 price.

24. (Withdrawn) The method of claim 12
further comprising, after a purchase transaction is
authorized, crediting a vendor account for the purchase
price less any service charges payable to the service
5 provider by the vendor.